

Serial No.: 09/241,188
Docket No.: 10655.7117

REMARKS

Applicants hereby reply to the Final Office Action dated April 8, 2005, and respectfully request a three month extension of time to Reply. Applicants file this Reply with an RCE, so please consider the amendments and remarks before examining the RCE. Claims 36-43 were pending in the application and the Examiner rejects claims 36-43. Applicants add new dependent claims 44-48. Support for the new claims and amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these new claims and amendments. Applicants assert that the application is in condition for allowance and reconsideration of the pending claims is requested.

Rejection under 35 U.S.C. § 103(a)

The Examiner rejects claims 36-43 under 35 U.S.C. § 103(a) as being unpatentable over Schein et al., U.S. Patent No. 6,226,623 ("Schein") in view of Owens et al., U.S. Patent No. 6,047,267 ("Owens"). Applicants respectfully traverse these rejections.

In general, Schein discloses a system and method for integrating data relating to customer transaction accounts based upon a customer's relationship with a financial institution. The Schein system logically links data from various accounts belonging to a customer to provide a more holistic view of the customer's relationship with the financial institution. Schein discloses a complex messaging system for managing data residing in geographically diverse locations while maintaining ensuring that homogeneous data remains integrated.

The Examiner correctly notes that Schein "does not use the words first and second high-level class" (page 8, paragraph 2). However, the Examiner asserts that Owens "discloses the use of relational databases in an object-oriented design in a multi-product on-line and Internet environment" (page 8, paragraph 2).

Owens discloses an object structure which allows a user to define new payment resources without requiring modifications to a relational database. An object server of Owens automatically generates appropriate tables and columns for the relational database. When a new payment source is added to an account, a secondary object representing the payment source is created which inherits the properties of the container object.

Applicants assert that while Schein discloses a messaging structure for logically associating data relating to a customer, it does not provide an object structure for managing complex data within a tiered object architecture. Noting that the Examiner has relied on the Owens disclosure to demonstrate

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that such a messaging structure can be maintained by an object structure, Owens discloses a two-tier object structure for the management of a database. Applicants suggest that the system of Owens alone would not be sufficient to manage user accounts at the level described by Schein. Data relating to a financial product can be grouped into three levels of information; account level, product level and geographic level. Providing a third level geographic level object would enable the system of Schein to manage account and product level data for geographically diverse locations as Schein discloses. However, Owens does not disclose such a third level object. As such, neither Schein, Owens, nor any combination thereof, disclose or suggest at least a "third subsection containing a third high-level class of objects and a second plurality of secondary classes of objects derived from said third high-level class of objects" as recited by independent claim 36.

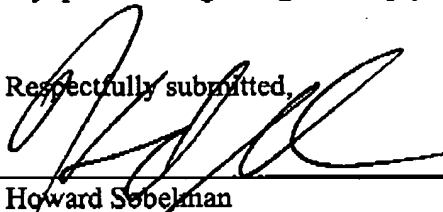
Claims 37-43 depend from independent claim 36. Dependent claims 37-47 are differentiated from the cited references for at least the same reasons as set forth above, as well as their own respective features.

New claims 44-48 depend from independent claim 36. New dependent claims 44-48 are differentiated from the cited references for at least the same reasons as set forth above, as well as their own respective features.

Applicants respectfully submit that the pending claims are in condition for allowance. No new matter is added in this Reply. The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. 19-2814. Applicants invite the Office to telephone the undersigned if the Examiner has any questions regarding this Reply or the present application in general.

Respectfully submitted,

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